



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:

Robert Wallach, et al.

Group Art Unit: 3626

Serial No.:

09/645,020

Examiner:

Frenel, Vanel

Filed:

August 23, 2000

For:

INSURANCE INCENTIVE PROGRAM FOR PROMOTING THE

PURCHASE OR LEASE OF AN AUTOMOBILE

Mail Stop Commissioner for Patents P. O. Box 1450 Alexandria, VA 22313-1450

Sir:

SEP 1 1 2003 GROUP 3600

AMENDMENT AND RESPONSE UNDER 37 C.F.R. §1.111

In response to the Office Action dated March 14, 2003, please amend the above-identified application as follows.

Amendments to the Specification are reflected on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks begin on page 7 of this paper.

09/09/2003 FFANAEIA 00000034 09645020

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